



U.S. Small Business
Administration

Capital Access Financial System (CAFS)
Account Set-Up Guide
for 7(a) Program Participants

Updated August 2021

Description and Purpose of the Capital Access Financial System (CAFS) Account

Overview

For **approved SBA lenders and other program participants** to access, submit, and service loans, they must establish access to the SBA's **Capital Access Financial System (CAFS)** by creating an online account. CAFS is the primary system for loan origination and servicing for the SBA's loan program.

The **Capital Access Login System (CLS)** supports account creation for CAFS. A CAFS account and a CLS account are the same; the terms can be used interchangeably.

This document provides **step-by-step instructions** for creating and authenticating a new CAFS/CLS account. These instructions are applicable for all program participants.



U.S. Small Business
Administration

Step 1: Creating an Online Account

Setting up your CAFS Account

Create Online Account via CLS

Instructions

1. Go to the Capital Access Financial System (CAFS) home page:
https://caweb.sba.gov/cls/dsp_login.cfm
2. Press the **“Not Enrolled?”** link in the top left corner of the login box

Lenders should start this process after receiving confirmation that they are an SBA-approved lender. The entire request process (from requesting a CLS account to receiving access to CAFS systems) may take several days to complete due to the multi-level approval process.

The screenshot shows a web browser window with the address bar displaying caweb.sba.gov/cls/dsp_login.cfm, which is highlighted with a red box and a red dot labeled '1'. The page header includes the SBA logo, 'U.S. Small Business Administration', and 'CAPITAL ACCESS FINANCIAL SYSTEM'. The main content area is titled 'SBA Account Login' and contains a red box with a red dot labeled '2' around the 'Not Enrolled?' link. Below this link are links for 'Forgot Password?' and 'Forgot Username?'. There are input fields for 'User ID' and 'Password'. At the bottom, there is a link for 'Show/Hide Terms and Conditions'.

● The red dots correspond to the numbered instructional step on the left side of the screen

Create Online Account via CLS

Instructions

3. You will be taken to the page shown to the right
4. You will need to complete all mandatory fields

Mandatory fields are indicated by bold text and a red asterisk

3

SBA Capital Access Financial System

Welcome to CLS: Creating a New SBA CLS Account

4

Login Information

* User ID [SBA User ID Rules](#)

* Password [SBA Password Rules](#)

* Re-enter Password

Identity Information

* User Type

* Name:

* Date of Birth:

Contact Information

* Country

● The red dots correspond to the numbered instructional step on the left side of the screen

Create Online Account via CLS

Instructions

5. Choose and enter your User ID and password which you will use to login to the system

Your User ID must be 8 to 15 characters long, and cannot include <, >, ', ", &, or accented characters.

Your password must be a minimum of 12 characters, and must contain at least three of the following properties:

- a) Upper Case Letters (A, B, C, ... Z)
- b) Lower Case Letters (a, b, c, ... z)
- c) Numerals (0, 1, 2, ... 9)
- d) Special Characters ({ } [] < > : ? | ` ~ ! @ \$ % ^ & * _ - + =)

Login Information

5

* User ID

[SBA User ID Rules](#)

* Password

[SBA Password Rules](#)

* Re-enter Password

● The red dots correspond to the numbered instructional step on the left side of the screen

Create Online Account via CLS

Instructions

6. Select the “**Partner**” user type from the drop-down list

Note: The Partner user type is applicable for lenders, broker-dealers, pool assemblers, pool assembler managers, investors, and originators.

Login Information

* User ID [SBA User ID Rules](#)

Identity Information

* User Type: Not Yet Selected
* Name:
(Middle) (* Last) (Suffix)

Contact Information

* User Type: **Partner** (Selected)
CDC Closing Counsel
SBA Agent
SBA Contractor
SBA Employee

* Street Address Line 1

Street Address Line 2

* City/State

* Phone Number
(* Country) (* Area Code) (* Phone Number) (Extension)

Mobile Phone Number
(Country) (Area Code) (Mobile Phone Number)

Fax Number
(Fax Country) (Area Code) (Fax Number)

* E-Mail Address

* Re-enter E-Mail Address

Security Questions

* First Question:

* Answer:

● The red dots correspond to the numbered instructional step on the left side of the screen

Create Online Account in CLS

Instructions

7. Fill in your name

First and last are required, middle name is optional

8. Fill in your Date of Birth

Your DOB must be filled out in the format of mm/dd/yyyy (e.g., November 1, 1980 = 11/01/1980)

Login Information

* User ID [SBA User ID Rules](#)

* Password [SBA Password Rules](#)

* Re-enter Password

Identity Information

* User Type

7

* Name:
(* First) (Middle) (* Last) (Suffix)

8

* Date of Birth:

Contact Information

* Country

● The red dots correspond to the numbered instructional step on the left side of the screen

Create Online Account in CLS

Instructions

9. Fill in your street address and zip code

Use your office address

10. Press the “**Lookup Zip**” button.

This will populate the “City/State” field, so you will no longer need to fill in that portion

Contact Information

9

* Country

* Zip+4 10

* Street Address Line 1

(Please add street number.)

Street Address Line 2

* City/State

* Landline Phone Number

(* Country) (* Area Code) (* Landline Number) (Extension)

* Mobile Phone Number

(* Country) (* Area Code) (* Mobile Phone Number)

Fax Number

(Fax Country) (Area Code) (Fax Number)

* E-Mail Address

* Re-enter E-Mail Address

● The red dots correspond to the numbered instructional step on the left side of the screen

Create Online Account in CLS

Instructions

11. Enter your Phone Numbers (standard and mobile)

The country code for the U.S. is 1. Include a hyphen in the 7-digit phone number. If you are only using your cell phone, put your mobile number under both landline and mobile

12. Enter your email address

Your mobile number, landline number or email will be used for your two-factor authentication upon login, so you need access to your phone or email to receive your login PIN

Contact Information

The screenshot shows the 'Contact Information' form with the following fields and annotations:

- * Country:** Dropdown menu set to 'UNITED STATES'.
- * Zip+4:** Two input boxes followed by a 'Lookup Zip' button.
- * Street Address Line 1:** Input box with the hint '(Please add street number.)' below it.
- Street Address Line 2:** Input box.
- * City/State:** Input box.
- * Landline Phone Number:** Four input boxes containing '1', '999', '999-9999', and an empty box. Below them are labels: (* Country), (* Area Code), (* Landline Number), and (Extension).
- * Mobile Phone Number:** Three input boxes, all empty. Below them are labels: (* Country), (* Area Code), and (* Mobile Phone Number).
- Fax Number:** Three input boxes, all empty. Below them are labels: (Fax Country), (Area Code), and (Fax Number).
- * E-Mail Address:** Input box.
- * Re-enter E-Mail Address:** Input box.

Red boxes and numbered circles highlight specific sections:

- Circle 11:** Points to the Landline and Mobile Phone Number fields.
- Circle 12:** Points to the E-Mail Address and Re-enter E-Mail Address fields.

● The red dots correspond to the numbered instructional step on the left side of the screen

Create Online Account in CLS

Instructions

13. Enter your organization's Location ID. If you do not know your organization's location ID, use the **"Lookup"** button
14. Lookup Functionality:
 - a) Search for your institution's name *or* filter the list by selecting your **Partner Type** (e.g., Banking Institution, Broker Dealer, Investor) from the drop-down
 - b) Press the **"Lookup by Name, Type, City, State, and/or Zip"** button
 - c) When you find your institution in the list, **copy the blue Location ID** and paste it into your in-progress CLS account sign-up page

NOTE: Organizations acting as both secondary market participants **and** banking institutions will have multiple Location IDs, one for each function. On the search page (14a) **select "Secondary Market Participant" from the Partner Type dropdown** to ensure you select the correct Location ID for your organization.

● The red dots correspond to the numbered instructional step on the left side of the screen

Partner Information

13

Headquarters Location ID

[Lookup](#)

Paged Search for Multiple Partners/Locations

(Note: It's possible to enter combinations that cannot be found, such as NY as the State and 78705 as the Zip. Spelling differences can also interfere with the search.)

14a

 Partner Name Starts With ▼
 (scope)

 Partner Type Banking Institution ▼

 Location City Starts With ▼
 (scope)

 Location State

 Location Postal/Zip Code Starts With ▼
 (scope)

 Max rows per page 50 ▼

14b

[Lookup by Name, Type, City, State and/or Zip](#)

14c

Partner	Location	Name
	3686	Example Institution Name

Create Online Account in CLS

Instructions

15. Select your institution's Authorizing Official (AO) from the drop-down menu
16. If your Location ID has several AOs, you can search for a specific AO by entering their email, first name, or last name in the corresponding box and click "Lookup Lender's Authorizing Official"

Note: Please see the next slide for additional Authorizing Official (AO) instructions and information.

Lender's Authorizing Official (Lookup)

Also known as Lender's Authorizing Official, or "LAO". Your LAO will have the same "Headquarters Location ID" as you, so please enter that first (above).

Note: In the following, "Partial" means "starts with":

16

Lender's Authorizing Official's E-Mail

Lender's Authorizing Official's First Name

Lender's Authorizing Official's Last Name

Lookup Lender's Authorizing Official

15

Lender's Authorizing Official's Appear Here After Lookup ▼

* Lender's Authorizing Official

(ID) (First) (Middle) (Last) (Email)

● The red dots correspond to the numbered instructional step on the left side of the screen

Create Online Account in CLS

What is an Authorizing Official (AO)?

An Authorizing Official is responsible for **reviewing and decisioning system-related requests from individuals associated with their organization's Location ID**. This includes CLS account annual recertification and system role permission requests. An organization can have multiple AOs, but it must have always at least one.

How do we set up an AO for our Location ID?

Designate First Authorizing Official:

- **IMPORTANT:** The **first** CAFS Account created associated with your organization's Location ID will automatically be assigned as your organization's first Authorizing Official.

Assign Additional Authorizing Official(s):

- Send an email to cls@sba.gov with subject "PRODUCTION Authorizing Official Approval Request."
- In the email, state that you are requesting to be an authorizing official for your Location ID (include your Location ID in the email).
- You will receive an email from cls@sba.gov that your account has been approved.

How do we remove an AO?

- Send an email to cls@sba.gov with subject "PRODUCTION Authorizing Official Removal Request."
- In the email, state that you are requesting to remove an authorizing official for your Location ID (include your Location ID in the email).
- You will receive an email from cls@sba.gov with next steps or change confirmation.

Create Online Account in CLS

Instructions

17. Select three security questions from the dropdown menus that you can easily answer, and enter your answers in the appropriate boxes
18. Verify the Captcha by entering the text in the box
Note: Text is case-sensitive
19. Click **“Submit”**
20. If there are any errors, you must correct the errors, re-write these security questions, and verify a new Captcha
21. You will be returned to the login page and should see a confirmation note

Security Questions

17

* First Question: What is the name of the place you want to spend your dream vacation? ▾

* Answer:

* Second Question: Where did you go the first time you flew on a plane?? ▾

* Answer:

* Third Question: What was your first car's make and model?? ▾

* Answer:

Verify Captcha

18



Can't read?

* Please enter text shown in the Image (case sensitive)

19



21

Info:

Your Security questions have been saved. Your account has been successfully created. Please log in now with the password you created.



● The red dots correspond to the numbered instructional step on the left side of the screen



U.S. Small Business
Administration

Step 2: Authenticate Your Account

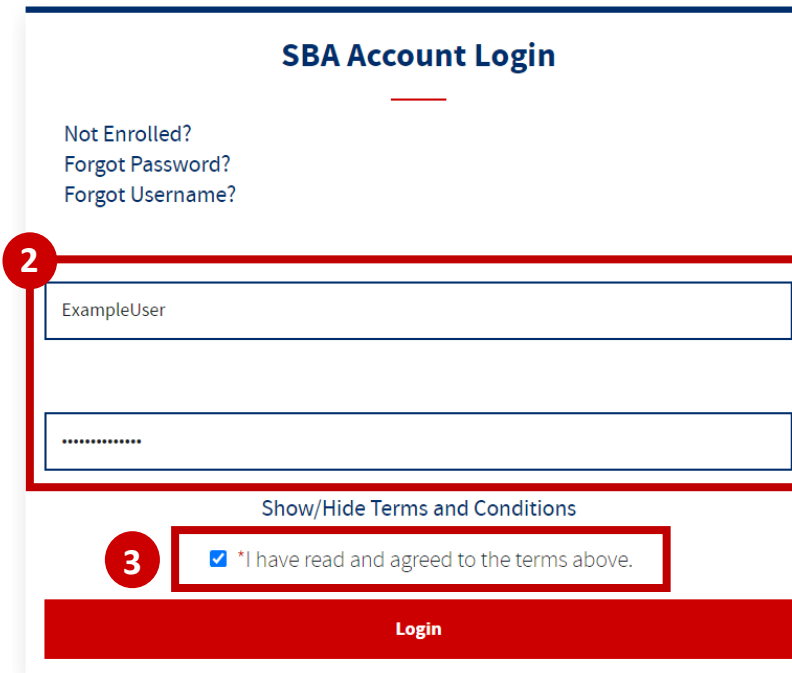
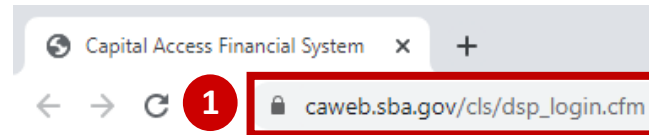
Use two-step verification to secure your account

Authenticate your Account

Instructions

1. Go to the **Capital Access Financial System (CAFS)** home page: <https://caweb.sba.gov/>
2. Enter the credentials created during account set-up
3. Check the box next to **“I agree to these terms”** and click **“Login”**
4. You will be asked to authenticate using a PIN

You can receive by text, call, or email (select your preferred option). You must authenticate by PIN for your account to be considered fully active



SBA Account Login

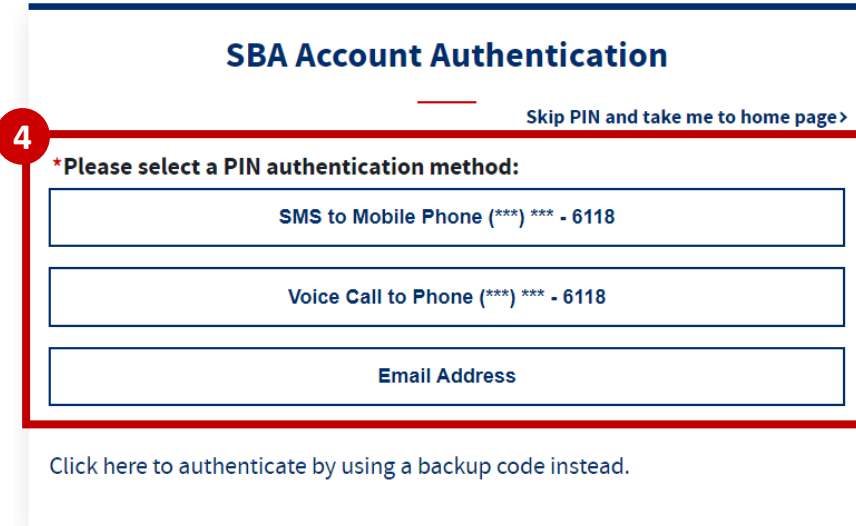
Not Enrolled?
Forgot Password?
Forgot Username?

ExampleUser

Show/Hide Terms and Conditions

☒ *I have read and agreed to the terms above.

Login



SBA Account Authentication

[Skip PIN and take me to home page >](#)

***Please select a PIN authentication method:**

SMS to Mobile Phone (***) *** - 6118

Voice Call to Phone (***) *** - 6118

Email Address

[Click here to authenticate by using a backup code instead.](#)

● The red dots correspond to the numbered instructional step on the left side of the screen

Authenticate your Account

Instructions

5. If you do not have access to your phone/email while trying to log in, you can use a backup code by selecting **"Skip PIN and take me to home page"**
This will allow you to generate a backup code, but you will not have full system functionality. You will not be able to utilize the backup codes unless you have fully activated your account
6. Under the person icon in the top left, select **"update profile"** from the dropdown
7. On the profile page, you will see a box about generating backup codes. Select the **"Generate Backup Codes for Credential Authentication"** link
8. A pop-up box will appear with a list of backup codes. You can download this list or copy a single backup code for use

● The red dots correspond to the numbered instructional step on the left side of the screen

SBA Account Authentication

5

[Skip PIN and take me to home page >](#)

*Please select a PIN authentication method:



6

[Update Profile](#)[Change Password](#)[Request Access to CAFS Systems](#)[Accessibility and Other Preferences](#)[Application Menu \(Wide / Traditional\)](#)

7

Backup Codes:

We will give you 7 backup codes to use when no other authentication methods are available.
Please keep the codes in a safe place.

[Generate Backup Codes for Credential Authentication.](#)

8

4xanEM

hY2rA9

K7EF4j

m5W11j

VQYp3c

FAvm2H

d4Assn

[Download backup codes](#)

Authenticate your Account

Instructions

9. Log out of your account
10. Log back into your account, and this time when it requests your PIN, select **"Click here to authenticate by using a backup code instead"**
11. Enter one of your generated backup codes and press the **"verify backup code"** button
12. You are now fully logged into the system!



SBA Account Authentication

[Skip PIN and take me to home page >](#)

***Please select a PIN authentication method:**

SMS to Mobile Phone (***) *** - 6118
Voice Call to Phone (***) *** - 6118
Email Address

10

[Click here to authenticate by using a backup code instead.](#)

SBA Account Authentication

[<Back](#)

[Skip PIN and take me to home page >](#)

***Enter one your backup codes:**

11

Backup Code	Verify Backup Code
-------------	--------------------

12

*You've set up
your account!*

● The red dots correspond to the numbered instructional step on the left side of the screen



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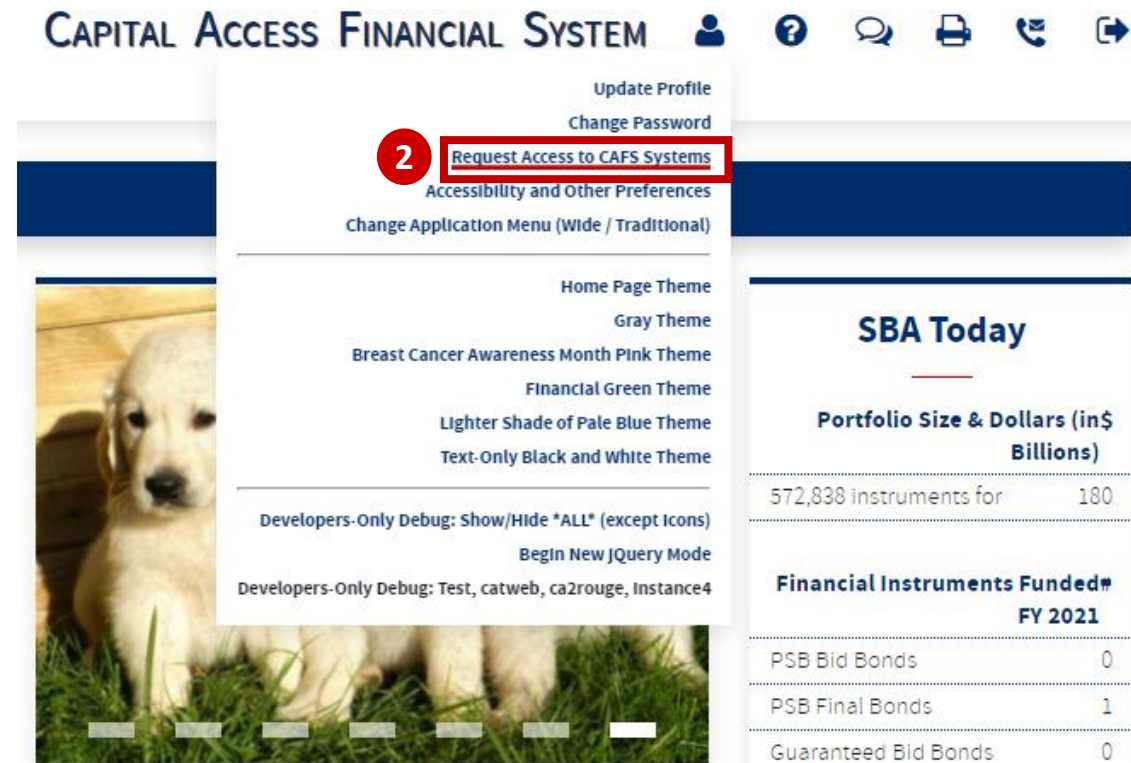
Step 3: Request Access to Systems

Obtaining Appropriate System Permissions

Request Access to Systems

Instructions

1. Log into your CAFS account
2. Hover over the person icon in the top right corner and select "Request Access to CAFS Systems"




● The red dots correspond to the numbered instructional step on the left side of the screen

Request Access to Systems

Instructions

3. On the next page, find the “FTA Portal” folder and click the icon to view role options

Capital Access Financial System - System Selection

- Please click the system folder  icon to open the role/sub role.
- Please limit role requests to a few systems at a time, not all.
- Important: when a section is opened, click the "Clear Content" link if you do not want any role/sub role to be requested for the system.
- There is a limit of 500 text and check boxes to be submitted.



7A Connect - Access only for SBA 7a Lenders and SBA Employees



CDOnline



Code Tables



Electronic Lending - Origination (ETRA)



Electronic Lending - Servicing (ETRA)



FMLP Online

3



FTA Portal (Some roles exist)

● The red dots correspond to the numbered instructional step on the left side of the screen

Request Access to Systems

Instructions

4. Select checkboxes for any role(s) applicable for your job

See the FTA Portal User Application Matrix [here](#) for descriptions of application access based on role

5. Enter your Location ID in the box

See step 13 on slide 11 for instructions to find your Location ID using the lookup function

6. Scroll to the bottom of the page and press "Submit"

7. You will receive an email that your account has been updated
NOTE: THIS IS NOT AN APPROVAL FOR ACCESS

8. After the access is approved by your organization's AO, the SBA Program Office, and the CLS security team, you will receive an email from cls@sba.gov

9. If you do not receive this email, contact cls@sba.gov or the Call Center at (833) 572-0502

● The red dots correspond to the numbered instructional step on the left side of the screen

4 ☐ Financial Reporting - View 7(a) loan and pool information for secondary market operations and sales

Location Id

5 Del: ☐ [Lookup](#) Del: ☐ [Lookup](#) Del: ☐ [Lookup](#)
 Del: ☐ [Lookup](#) Del: ☐ [Lookup](#) Del: ☐ [Lookup](#)

☐ Investor - View, edit, and submit 7(a) loan, pool, and/or interest only strip information

Location Id

Del: ☐ [Lookup](#) Del: ☐ [Lookup](#) Del: ☐ [Lookup](#)
 Del: ☐ [Lookup](#) Del: ☐ [Lookup](#) Del: ☐ [Lookup](#)

☐ Lender - Enter and edit 7(a) loan information

Location Id

Del: ☐ [Lookup](#) Del: ☐ [Lookup](#) Del: ☐ [Lookup](#)
 Del: ☐ [Lookup](#) Del: ☐ [Lookup](#) Del: ☐ [Lookup](#)

6

Authorizing Official Instructions:

Role requests will enter your review queue under Level I Authorization, just as account creation requests do. Please view slide 16 for instructions to access the Security system review queue.

FTA Access Matrix

Application Access Based on User Role in CAFS

- *The Financial Reporting role is exclusively for use by media organizations (e.g., Bloomberg, WSJ)*
- *Access requests for roles not applicable to your institution's Location ID will be rejected*

	Investor	Lender	Originator	Pool Assembler (Official)	Pool Assembler (Manager)	Broker Dealer	Financial Reporting (For Media Only)
1502 Gateway (replaces 1502 Connection & 1502 Dashboard)		✓					
PSU Online				✓	✓		
LoanList	✓	✓	✓	✓	✓	✓	✓
Factor Pages	✓			✓	✓	✓	✓
Settlement Express		✓				✓	
Customer Service Online Request		✓					

Request Access to Systems

Creation

Authentication

Permissions

What Happens Next?

Your request will go through two levels of approval:

- **Level I Authorization: Reviewed by your selected Authorizing Official (AO).**
See the next slide for review instructions catered to AOs.
Note: If you are the first user signing up under your Location ID, SBA will provide this Authorization approval.
- **Level II Authorization: Reviewed by SBA.**
You will receive notice of final approval via email to the address provided during sign-up.

Authorizing Official Request Review

Instructions

1. Under the "Admin" tab on your CAFS home page, select "Security"
2. In the left-hand navigation bar, select "Level I Authorization" to view open role requests for your Location ID
3. Review each request and select "Approve" or "Decline" beneath each request
4. Press "Save" at the top or bottom of the page to save your selections

The screenshot illustrates the process of authorizing an official request review in the CAFS system. It is divided into four numbered steps:

- Step 1:** The user is on the CAFS home page. The "Admin" tab is selected in the top navigation bar. In the left-hand navigation bar, the "Security System (SEC II)" option is highlighted.
- Step 2:** The user navigates to the "Pending Access Requests" section. In the left-hand navigation bar, the "Level I Authorization" option is highlighted.
- Step 3:** The user reviews the request and selects the "Approve" or "Decline" option. The "Level I Decision:" section shows the "Approve" option selected.
- Step 4:** The user presses the "Save" button at the bottom of the page to save their selections.

The interface also includes a "Reset" button and a "No more matches" message.



Contact the Capital Access Login System at CLS@SBA.gov or find program information on the [FTA Wiki](#).